Docket No. CITI0244 Serial No. 10/078,669

## REMARKS

In the Office Action mailed August 2, 2006, the Examiner imposed a restriction requirement under 35 U.S.C. § 121, alleging that the instant application presented two distinct inventions, as follows:

- I. Claims 1-21 and 31-36, drawn to a system comprising a wireless communication device, a transaction card reader, and a transaction card, classified in Class 455, subclass 556.
- II. Claims 22-30, drawn to a method for conducting electronic commerce using a transaction card, classified in Class 705, subclass 26.

The undersigned representative hereby elects Claims 1-21 and 31-36, without traverse. The undersigned representative reserves the right to file a continuing application for the remaining claims. Should the Examiner determine that any further action is necessary to place this application into better form, the Examiner is encouraged to telephone the undersigned representative at the number listed below. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge Deposit Account No. 501458.

Respectfully submitted,

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